

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE  
6851 N.E. Loop 820, Suite 300  
North Richland Hills, TX 76180-6608  
(817) 770-8500  
(817) 498-1362 FAX

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE:

CHRISTINA DUNCAN, xxx-xx-7377  
155 Creek Courts Dr  
Roanoke, TX 76262  
DEBTOR

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CASE NO. 16-44571-MXM  
CHAPTER 13

Pre-Hearing Conference:  
Time & Date: 10:00 am  
September 14, 2018

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**NOTICE TO DEEM MORTGAGE CURRENT OR, ALTERNATIVELY, NOTICE OF AMOUNT  
DEEMED NECESSARY TO CURE (INCLUDING NOTICE OF HEARING)**  
(Mid Case Mortgage Notice per Local Bankruptcy Rule 3002.1-1)  
(18-22)

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**RESPONSE REQUIRED BY CREDITOR**

ATTENTION CREDITOR/HOLDER: NATIONSTAR MORTGAGE LLC, Court Claim No.: 9, Account No. 4159

Property Description: 155 Creek Courts Dr

TO ALL PARTIES IN INTEREST

PURSUANT TO LOCAL RULE 3002.1-1, THE CHAPTER 13 TRUSTEE, TIM TRUMAN, FILES THIS NOTICE TO DEEM MORTGAGE CURRENT OR, ALTERNATIVELY, NOTICE OF AMOUNT DEEMED NECESSARY TO CURE ('MORTGAGE NOTICE').

A SCHEDULING ORDER WILL BE SERVED BY THE BANKRUPTCY CLERK WHICH WILL ESTABLISH SPECIFIC, IMPORTANT, AND MANDATORY DATES AND DEADLINES CONCERNING THIS MORTGAGE NOTICE, AS WELL AS OTHER REQUIREMENTS ('SCHEDULING ORDER'). IF THERE IS A CONFLICT BETWEEN THE SCHEDULING ORDER AND THIS MORTGAGE NOTICE, THE SCHEDULING ORDER WILL CONTROL.

PURSUANT TO LOCAL BANKRUPTCY RULE 3002.1-1, ON OR BEFORE SIXTY (60) DAYS FROM THE DATE OF SERVICE OF THE MORTGAGE NOTICE, THE HOLDER OF A CLAIM COVERED BY THIS MORTGAGE NOTICE SHALL FILE A WRITTEN RESPONSE WITH THE CLERK OF THE COURT AT US BANKRUPTCY CLERK, 501 W. 10TH STREET, FORT WORTH, TX 76102 AND SHALL SERVE THE RESPONSE ON THE DEBTOR, DEBTOR'S ATTORNEY AND THE TRUSTEE AND ANY OTHER PARTY IN INTEREST. THE RESPONSE SHALL INDICATE WHETHER THE HOLDER DISPUTES THE INFORMATION CONTAINED IN THIS MORTGAGE NOTICE. THE RESPONSE SHALL ALSO ITEMIZE ANY CURE AMOUNTS OR POST-PETITION ARREARAGES THAT THE HOLDER CONTENDS EXIST ON THE DATE OF THE RESPONSE. THE DEBTOR MAY FILE A REPLY WITHIN NINETY (90) DAYS FROM THE DATE OF THE FILING OF THIS MORTGAGE NOTICE.

PURSUANT TO LOCAL BANKRUPTCY RULE 3002.1-1, THE COURT SHALL, AFTER NOTICE AND HEARING, DETERMINE WHETHER OR NOT THE DEBTOR IS CURRENT ON ALL REQUIRED POST-PETITION AMOUNTS. IF THE HOLDER OF A CLAIM FAILS TO RESPOND AND/OR THE DEBTOR FAILS TO REPLY, THE COURT MAY MAKE THIS DETERMINATION BY DEFAULT. AN ORDER SHALL BE ISSUED REFLECTING ANY DETERMINATION BY THE COURT.

IF A RESPONSE AND/OR REPLY IS TIMELY FILED, A HEARING ON THIS MORTGAGE NOTICE SHALL BE DEEMED REQUESTED. THE PRE-HEARING CONFERENCE SHALL BE HELD AT 10:00 am on September

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Notice of Amount Deemed Necessary to Cure Mortgage Arrearage (18-22)

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**14, 2018 AT 6851 N.E. LOOP 820, SUITE 300, NORTH RICHLAND HILLS, TX 76180-6608. UNLESS THIS MATTER IS RESOLVED BY THE TIME OF THE PRE-HEARING CONFERENCE, A HEARING BEFORE THE COURT ON THIS MORTGAGE NOTICE SHALL BE SET FOR 8:30 am, on September 20, 2018 AT ROOM 128, U.S. COURTHOUSE, 10TH AND LAMAR STREETS, FORT WORTH, TEXAS.**

**THE ENTRY OF ANY ORDER BY THE COURT ON THIS MORTGAGE NOTICE, WHETHER BY DEFAULT OR OTHERWISE, SHALL PRECLUDE THE HOLDER OF THE CLAIM AND THE DEBTOR FROM CONTESTING THE AMOUNTS SET FORTH IN THE ORDER IN ANY CONTESTED MATTER OR ADVERSARY PROCEEDING IN THIS CASE OR IN ANY OTHER MATTER, MANNER, OR FORUM AFTER A DISCHARGE IN THIS CASE, UNLESS THE COURT DETERMINES, AFTER NOTICE AND HEARING, THAT THE FAILURE TO RESPOND AND/OR REPLY WAS SUBSTANTIALLY JUSTIFIED OR IS HARMLESS.**

### **PLAN ARREARAGE**

To the Trustee's knowledge, the Debtor is current on their plan, or if not, the amount believed necessary to cure any default on the plan is \$0.00.

### **PRE-PETITION MORTGAGE ARREARAGE**

The amount believed necessary to cure any **pre-petition** home mortgage arrearage claim(s) ("**cure amount**") is as follows:

Claim Type: CONDUIT HOME MORTGAGE ARREARS - PRE PETITION

<u>Court Claim #</u>	<u>Trustee Claim #</u>	<u>Account Number</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Total Amount Paid By Trustee</u>
9	3	4159	\$4,261.52	\$4,261.52	Principal \$1,904.11
					+ Interest \$0.00
					\$1,904.11

**PRINCIPAL AMOUNT NECESSARY TO CURE PRE-PETITION MORTGAGE ARREARAGE CLAIM (TRUSTEE CLAIM # 3) TO BE PAID BY THE TRUSTEE, IF ANY: \$2,357.41**

### **POST-PETITION MORTGAGE ARREARAGE**

In the event the Trustee is paying a **post-petition** home mortgage arrearage claim, the status of that claim is as follows:

Claim Type: CONDUIT HOME MORTGAGE ARREARS - POST PETITION ('GAP')

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<u>Court Claim #</u>	<u>Trustee Claim #</u>	<u>Account Number</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Total Amount Paid By Trustee</u>
9	2	4159	\$1,387.71	\$1,387.71	Principal \$692.06
					+ Interest \$0.00
					\$692.06

**PRINCIPAL AMOUNT NECESSARY TO CURE POST-PETITION MORTGAGE ARREARAGE CLAIM  
(TRUSTEE CLAIM # 2) TO BE PAID BY THE TRUSTEE, IF ANY: \$695.65**

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Claim Type: CONDUIT HOME MORTGAGE FEES, COSTS AND EXPENSES

<u>Court Claim #</u>	<u>Trustee Claim #</u>	<u>Account Number</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Total Amount Paid By Trustee</u>
9	16	4159	\$300.00	\$300.00	Principal \$0.00
					+ Interest \$0.00
					\$0.00

**PRINCIPAL AMOUNT NECESSARY TO CURE POST-PETITION MORTGAGE ARREARAGE CLAIM  
(TRUSTEE CLAIM # 16) TO BE PAID BY THE TRUSTEE, IF ANY: \$300.00**

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Claim Type: CONDUIT HOME MORTGAGE FEES, COSTS AND EXPENSES

<u>Court Claim #</u>	<u>Trustee Claim #</u>	<u>Account Number</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Total Amount Paid By Trustee</u>
9	17	4159	\$600.00	\$600.00	Principal \$0.00
					+ Interest \$0.00
					\$0.00

**PRINCIPAL AMOUNT NECESSARY TO CURE POST-PETITION MORTGAGE ARREARAGE CLAIM  
(TRUSTEE CLAIM # 17) TO BE PAID BY THE TRUSTEE, IF ANY: \$600.00**

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**ONGOING "CURRENT" MONTHLY MORTGAGE PAYMENTS**

In the event the Trustee is paying the ongoing current monthly mortgage payments, the status of that claim is as follows:

Claim Type: CONDUIT HOME MORTGAGE CURRENT

<u>Court Claim #</u>	<u>Trustee Claim #</u>	<u>Account Number</u>	<u>Claim Asserted</u>	<u>Total Amount Due at Time of Notice (06/06/2018)</u>	<u>Total Amount Paid By Trustee</u>
9	1	4159	\$140,215.84	\$24,891.29	\$24,891.29

Monthly Payment Amount: \$1,593.91

Paid through: June 2018

**PRINCIPAL AMOUNT NECESSARY TO CURE THE CONDUIT HOME MORTGAGE CURRENT CLAIM (TRUSTEE CLAIM #1) TO BE PAID BY THE TRUSTEE, IF ANY: \$0.00**

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**THE ONGOING 'CURRENT' MONTHLY MORTGAGE PAYMENTS ARE, ACCORDING TO THE PLAN, TO BE PAID BY THE TRUSTEE. THE HOLDER OF THE CLAIM MUST ITEMIZE IN ITS RESPONSE ANY OTHER PRE-PETITION ARREARAGES OR ANY OTHER POST-PETITION ARREARAGES OR OTHER CHARGES THAT THE HOLDER CONTENDS EXIST AS OF THE DATE OF THE HOLDER'S RESPONSE. OTHERWISE, THE COURT WILL ISSUE AN ORDER BY DEFAULT, FINDING THAT THE INFORMATION CONTAINED IN THIS NOTICE IS UNOPPOSED AND/OR UNDISPUTED.**

Respectfully submitted,

/s/ Tim Truman

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Tim Truman

Chapter 13 Trustee/State Bar # 20258000

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**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing "Notice of Amount Deemed Necessary to Cure Mortgage Arrearage" was served on the Debtor, the creditor/holder of the claim, and creditor's/holder's counsel listed below, by ordinary U.S. Mail, and that the attorney for Debtor, the United States Trustee, and all Notice of Appearance parties were served electronically through the Court's ECF System at the e-mail address registered with the Court, on or before the 7th day of June, 2018.

/s/ Tim Truman

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Tim Truman

Chapter 13 Trustee

**U.S. FIRST CLASS MAIL**

CREDITOR/HOLDER OF CLAIM:

NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS, TX 75261

ATTORNEY FOR CREDITOR/HOLDER OF CLAIM:

BUCKLEY MADOLE PC, PO BOX 9013, ADDISON, TX 75001

DEBTOR:

CHRISTINA DUNCAN, 155 Creek Courts Dr, Roanoke, TX 76262

**ELECTRONIC SERVICE:**

United States Trustee, 1100 COMMERCE STREET, ROOM 976, DALLAS, TX 75242

POWELL LAW OFFICES, 2331 MUSTANG DR #400, GRAPEVINE, TX 76051

PERDUE BRANDON FIELDER COLLINS AND MOTT, 500 E BORDER ST #640, ARLINGTON, TX 76010

LINEBARGER GOGGAN BLAIR & SAMPSON LLP, 2777 N STEMMONS FWY #1000, DALLAS, TX 75207

SYNCHRONY BANK, C/O PRA RECEIVABLES MANAGEMENT, PO BOX 41021, NORFOLK, VA 23541